





STATE BANKS 2014

Kentucky Bancshares INC Ky Rank 137 of 157



The relative strengths and weaknesses of Kentucky Bancshares INC Ky are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Kentucky Bancshares INC Ky compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Kentucky Bancshares INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.5% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	8,371
Cash Deposits and Cash Equivalents	23,160
Deposits	617,400
Fees	0
Goodwill	13,117
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,839
Loans and Leases Receivable	463,214
Long-term Debt	0
Occupancy	0
Other Assets	246,007
Other Compr. Net Income	-9,409
Other Expenses	859
Other Liabilities	78,667
Other Net Income	6,681
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,709

Output Variable	Value in 1000 USD
Liabilities	702,906
Assets	770,579
Expenses	859
Revenues	0
Stockholders Equity	67,672
Net Income	5,822
Comprehensive Net Income	-3,588
Economic Capital Ratio	6.7%